

Housing Authority of Thurston County 1206 12<sup>th</sup> Avenue SE • Olympia, WA 98501 Tel: (360) 753-8292 • Fax: (360) 586-0038 www.hatc.org

# FAMILY SELF-SUFFICIENCY PROGRAM (FSS)

Are you <u>currently receiving housing assistance</u> through the Housing Choice Voucher (HCV) or Project-Based Voucher (PBV)?

Do you <u>desire a better future</u> for yourself and your family?

Are you interested in a <u>free savings account</u> that earns interest?

Are you willing to work towards full-time employment?

If so.....the <u>Family Self-Sufficiency Program (FSS)</u> is for you!

# What is FSS?

FSS is a 5-year voluntary program designed to assist families in becoming selfsupporting so that they will eventually no longer need to rely on public assistance.

## What are the requirements?

Be a Housing Choice Voucher (any type e.g. FUP, VASH, Mainstream) holder or a Project Based Voucher holder and have the desire, willingness and commitment to make a change in your life and to take the steps necessary to become self-sufficient.

# How do I get started?

If you are ready to join or to learn more, please continue through this packet.

## Family Self Sufficiency Program can change your life.

### HOW DOES THE FSS PROGAM WORK?

The FSS Program provides support and assistance to your family for up to five years. The head of household enters into an agreement with the Housing Authority in which an Individual Training and Services Plan is developed that identifies the family's employment goals. It outlines the activities and services required to achieve these goals. Regular contact with your FSS Coordinator is essential and will provide opportunities to problem-solve obstacles before they arise. Your FSS coordinator will support you, take an interest in in your future, and will refer you to public agencies and resources available in Thurston County. As a Voucher participant your portion of the rent will raise with the addition of earned income. When this happens, being an FSS participant will allow the Housing Authority to make a monthly deposit into an Escrow Account (savings account) for the difference in your rent portion.

## FSS + YOU = \$\$\$\$

#### WHAT WILL BE EXPECTED OF ME?

COMMITMENT!! You will bring your skills, talents and strengths to the FSS Program by establishing goals for yourself and your family. As head of household you are responsible for the following items...

- 1. Signing a 5 year contract of participation.
- 2. Completing quarterly progress reports.
- 3. Following through on community referrals.
- 4. Following all conditions of your current lease.
- 5. Following all conditions of your Housing Choice Voucher.
- 6. Meeting with your FSS Coordinator at pre-scheduled times.
- 7. Meeting all of your interim goals.
- 8. Meeting all of your final goals including completing a financial literacy plan.
- 9. Communication with your FSS Coordinator.

#### WHAT WILL BE EXPECTED OF MY FSS COORDINATOR?

As your caseworker they will be responsible for the following...

- 1. Help in establishing goals for you and your family.
- 2. Connect you with community services that help you reach your goals.
- 3. Complete 6 month progress reports for your family that include your goal updates and escrow balance.
- 4. Notify you of training and employment opportunities.
- 5. Follow up on referrals given to you.
- 6. Provide ongoing financial literacy coaching.

Are you ready to begin a great and exciting new journey? If the answer is YES, please complete the attached application and initial assessment form and return to the Housing Authority of Thurston County.

Still have questions? See attached Q & A at the end of this packet.

## FAMILY SELF-SUFFICIENCY QUESTIONS & ANSWERS

#### Q: WHAT IS AN ESCROW ACCOUNT?

A: It is similar to a savings account that accrues interest. After your <u>employment wages</u> increase, your rent will increase. The employment wages are compared to the employment wages at the time you joined FSS, if it has increased then a monthly deposit will be deposited into your escrow account. If your <u>non-employment</u> income increases, such as child support, governmental benefits, etc. your rent may increase more but your monthly escrow deposits will not increase. This is because escrow deposits are only based solely on employment wage increases. Your employment wage deposits continue monthly and will adjust up or down if the employment wages go up or down. This process will continue for the duration of your contract.

#### Q: WHEN SHOULD I APPLY FOR FSS?

A: As soon as you start receiving rental assistance but you can join at any time.

#### Q: CAN THE FSS CONTRACT BE FUFILLED IN LESS THAN 5 YEARS?

A: Yes, as soon as you have attained your goals & all household members have been free of TANF for 12 months, you may request for your escrow to be disbursed.

#### Q: IF I DON'T MEET MY GOALS, WILL I LOSE MY RENTAL ASSISTANCE?

A: No, participating in FSS is voluntary so your assistance will continue but you will lose all of your escrow amount.

#### Q: I AM DISABLED BUT WOULD LIKE TO PARTICIPATE IN FSS. CAN I STILL JOIN?

A: Yes, as long as your goal is to obtain employment/earned income and be free of any TANF benefits.

#### Q: WHAT DO I HAVE TO DO TO RECEIVE THE FUNDS IN MY ESCROW ACCOUNT?

A: You MUST complete all goals, be working and be free of TANF 12 months prior to graduation.

#### Q: WILL I HAVE TO PAY TAXES ON THE ESCROW FUNDS ONCE THEY ARE DISPERSED TO ME?

A: No, this amount is considered tax free by the IRS.

#### Q: WHAT HAPPENS TO MY ESCROW FUNDS IF I AM ON TANF AT THE END OF MY CONTRACT?

- A: Once the contract ends, you must be free from TANF for 12 months prior so you would have to forfeit the funds. Participants may apply for an extension for up to two years but this must be approved by the FSS Director.
- Q: I WOULD LIKE TO OWN MY OWN HOME SOME DAY. CAN I USE MY ESCROW FUND FOR A DOWN PAYMENT ON A HOUSE?
- A: Yes, you can use the funds for whatever you wish once you have completed your contract.
- Q: WHAT IF I BECOME OVER INCOME FOR RENTAL ASSISTANCE? AM I STILL ABLE TO RECEIVE MY ESCROW FUNDS?
- A: As long as you have completed your FSS goals and have been free from TANF for 12 months then you will be able to receive your escrow.

### **Application and Initial Assessment**

Return to:	Housing Authority of Thursto Attn: Lynn Flaisig 1206 12 <sup>th</sup> Ave SE Olympia, WA 98501	on County	Phone: 360.918.5810 Fax: 360.586.0038
Date:			
Head of Hous	sehold Name:		
Address:			
Str	eet	City	Zip
Home Phone #		Cell Phone #	
Email:			
	ethod of Contact:		
Please list all	other household members:		
Name:		Age:	Gender:
by you and yo income to be	sehold, please complete this form our FSS Coordinator to help esta ecome more self-sufficient. Ther sehold Information:	blish goals that will increa	ase your household's earned
How long hav	ve you lived in Thurston County?	)	
Do you have	immediate needs?   Food	Jtilities 🛛 Transportatio	on 🛛 Crisis prevention
Other needs:	: 🗆 Medical 🗆 Dental 🗆 Op	otical 🗆 Clothing	
Are you curre	ently working with other commu	inity programs or agencies	s? 🗆 YES 🗆 NO
If YES	<b>S</b> , please list:		
Are vou curre	ently receiving TANF benefits?	] YES □ NO Food	Stamps?  VES  NO

Does any family member need special assistance due to a disability?  VES NO	
If YES, please state who and what is needed:	
Do you have internet access?  YES NO Do you have a valid Dr's License?  YES	 □ NO
Do you have reliable transportation?   YES  NO	
If NO, please expain:	
Do you have reliable childcare?  YES NO If YES, how many children receive care?	
Do you have healthcare?  YES NO If YES, who is the provider?	
Are you a high school graduate or have a GED?  VES  NO	
If <b>NO</b> , what is the highest grade you have completed:	
Do you need extra support with?  Reading Writing Math	
Have you ever applied for Financial Aid?  VES NO	
Are you currently attending college or have you attended in the past?  VES NO	
If YES, please explain?	_
If NO, would you like to enroll in school?  YES NO	
Do you currently have any certificates or degrees?  VES  NO	
If <b>YES</b> , please list?	
Do you have student loans?  YES NO Are your loans current or deferred:  YES	□ NO
Are you currently using credit of any kind? <ul> <li>YES</li> <li>NO</li> </ul>	
How would you describe your credit?  Good  Fair  OK  Not so good	
Are you currently using a budget?   YES  NO	
Are you doing any volunteer work?   YES  NO	
If yes, where and when?	·
Do you currently have a checking or savings account?  YES NO	
Have you had a career assessment or counseling?  VES NO	
List any areas of employment that you are specifically interested in doing?	

Are you interested in the Health Care field?  VES  NO				
Are you interested in Office Administrative field?   YES  NO				
Are you interested in a specific trade?   YES  NO				
Are you interested in self-employment?   YES  NO				
Employment Information:				
Are you currently employed?  VES  NO				
If <b>YES</b> , where do you work?				
Full-time  Part-time				
How long have you been employed? How much do you make:				
What are your main job duties?				
Do you receive any benefits?  VES NO If YES, please list:				
Are you satisfied with your current job?  YES NO				
Are you looking for a different job?  VES  NO				
Do you have a resume?  YES NO If YES, is it current?  YES NO				
Do you have references?   YES  NO				
What type of work have you done in the past?				
If you are not currently working when was the last time you were employed?				
Why did you leave that job?				
Have you used WORKSOURCE?  VES NO Do you have a current resume?  VES NO				
Do you have basic computer knowledge of? 🗆 Microsoft Office 🗆 Excel 🗆 PowerPoint				
Do you have a computer?   YES  NO				
Do you have experience with applying for employment on line?  VES NO				
Do you feel you need additional skills or job training?   YES  NO				
If YES, what additional skills do you feel you need?				
Interviewing Skills   Resume Skills   Job Search Skills   Job Training				
□ Other Skills:				

Do you feel you have barriers to obtaining the job or career you want?  $\Box$  YES  $\Box$  NO

If **YES**, what are the barriers:

□ Age	Childcare	□ Appearance/Grooming				
Lack of work history	Lack of education	Long absence from work				
Criminal history	Need of Counseling	Inadequate clothing				
Reliable transportation	Disability	Inadequate career choices				
Unpaid tickets	□ Alcohol or drug prevention	services				
□ Other:						
Is anyone else in your household currently employed?   YES  NO						
Does anyone else in the household (inc	luding youth) who needs assista	nce with finding employment?				
🗆 YES 🗆 NO If YES, p	lease list who:					
Do any of your children need extra support with schooling?  YES NO						
If <b>YES</b> , please list who & what they need:						
<u> </u>						
Do any of your children need after school care so you can work:  VES NO						
Personal:						
What do you like about yourself? What	t are your strengths?					
Please list the goals you would like to d	iscuss with your FSS Coordinato	с.				
Education:						
Employment:						
Financial:						
Family:						
Personal:						
Signature:		Date:				